

WHAT IS CLAIMED IS:

- 1 1. A method for transferring credit from a sender to a plurality of
2 recipients using a wide-area computer network, the method comprising:
3 receiving at a server computer system information from the sender to
4 transfer credit to the plurality of recipients, wherein the information includes a unique
5 identifier for each of the plurality of recipients and a credit amount;
6 determining a first handler chosen by the sender;
7 requesting credit transfer from the first handler;
8 receiving at the server computer system the credit amount from the first
9 handler;
10 determining a second handler chosen by one of the plurality of recipients;
11 and
12 sending the credit amount to the second handler associated with the one.
- 1 2. The method for transferring credit from the sender to the plurality
2 of recipients using the wide-area computer network as recited in claim 1, wherein the first
3 listed receiving step comprises automatically receiving a file comprising the information.
- 1 3. The method for transferring credit from the sender to the plurality
2 of recipients using the wide-area computer network as recited in claim 1, wherein the first
3 listed receiving step comprises receiving the information that is manually pasted into one
4 or more fields of a web page of the server computer system.
- 1 4. The method for transferring credit from the sender to the plurality
2 of recipients using the wide-area computer network as recited in claim 1, further
3 comprising a step of providing electronic notification from the server computer system to
4 the one that notifies the one of the credit amount.
- 1 5. The method for transferring credit from the sender to the plurality
2 of recipients using the wide-area computer network as recited in claim 4, wherein the
3 electronic notification includes at least one of a web page, an instant message, an e-mail
4 message, a pager message, and a wireless phone message.

1 6. The method for transferring credit from the sender to the plurality
2 of recipients using the wide-area computer network as recited in claim 1, wherein the
3 unique identifier comprises an e-mail address.

1 7. The method for transferring credit from the sender to the plurality
2 of recipients using the wide-area computer network as recited in claim 1, wherein the
3 information includes a plurality of credit amounts for the plurality of recipients wherein at
4 least two of the plurality of credit amounts are different amounts.

1 8. The method for transferring credit from the sender to the plurality
2 of recipients using the wide-area computer network as recited in claim 1, wherein the
3 server computer system comprises a plurality of computers coupled together by a
4 computer network.

1 9. The method for transferring credit from the sender to the plurality
2 of recipients using the wide-area computer network as recited in claim 1, wherein the
3 plurality of recipients are selected as a group from a web page presented by the server
4 computer system.

1 10. The method for transferring credit from the sender to the plurality
2 of recipients using the wide-area computer network as recited in claim 1, wherein the first
3 and second handlers include at least one of a bank, a credit card company, a debit card
4 company, an agent location, a stored value fund, an airline mileage program, a gift
5 certificate issuer, an electronic gift certificate issuer, and a money order issuer.

1 11. The method for transferring credit from the sender to the plurality
2 of recipients using the wide-area computer network as recited in claim 1, wherein the
3 credit amount corresponds to at least one of: currency, monetary value, airline mileage,
4 promotional program points, gift certificate credit, and commodities.

1 12. The method for transferring credit from the sender to the plurality
2 of recipients using the wide-area computer network as recited in claim 1, wherein the
3 sending step comprises at least one of the following steps:
4 sending the credit amount to a bank account of the one;
5 sending the credit amount to a credit card or debit card of the one;

6 sending the credit amount in a check or money order to the one;
7 sending the credit amount to an agent location chosen by the one;
8 sending a telegram or greeting card with a check or money order to the
9 one; and

10 sending an electronic greeting card to the one with an electronic payment
11 notification embedded therewith.

1 13. The method for transferring credit from the sender to the plurality
2 of recipients using the wide-area computer network as recited in claim 1, further
3 comprising steps of:

4 receiving a trigger condition for a stored value fund of the one;
5 automatically transferring credit from the stored value fund of the first user
6 when the trigger condition is satisfied.

1 14. The method for transferring credit from the sender to the plurality
2 of recipients using the wide-area computer network as recited in claim 13, wherein the
3 trigger condition is selected from the following:

4 a credit balance in the stored value fund meeting a threshold; and
5 a period of time event happening.

1 15. The method for transferring credit from the sender to the plurality
2 of recipients using the wide-area computer network as recited in claim 1, wherein the
3 sender, the one and the server computer system are remotely located with respect to each
4 other.

1 16. The method for transferring credit from the sender to the plurality
2 of recipients using the wide-area computer network as recited in claim 1, delaying the
3 sending step until a future time specified by the sender.

1 17. A computer-readable medium having computer-executable
2 instructions for performing the computer-implementable method for transferring credit
3 from the sender to the plurality of recipients using the wide-area computer network of
4 claim 1.

1 18. A method for transferring credit from a sender to a plurality of
2 recipients using the Internet, the method comprising:

3 receiving at a server computer system information from a sender to
4 transfer credit to a plurality of recipients, wherein:
5 the information includes a plurality of credit amounts for the
6 plurality of recipients wherein at least two of the plurality of credit amounts are
7 different amounts, and
8 the sum of a plurality of credit amounts is an aggregate credit
9 amount;
10 determining a first handler chosen by the sender;
11 requesting credit transfer from the first handler;
12 receiving at the server computer system the aggregate credit amount from
13 the first handler;
14 determining a plurality of second handlers respectively chosen by the
15 plurality of recipients; and
16 sending the plurality of credit amounts to the plurality of second handlers.

1 19. The method for transferring credit from the sender to the plurality
2 of recipients using the Internet as recited in claim 18, further comprising a step of
3 providing electronic notification from the server computer system to the plurality of
4 recipients.

1 20. The method for transferring credit from the sender to the plurality
2 of recipients using the Internet as recited in claim 19, wherein the electronic notification
3 includes at least one of a page, an instant message, an e-mail message, and a web page.

1 21. The method for transferring credit from the sender to the plurality
2 of recipients using the Internet as recited in claim 18, wherein the first listed receiving
3 step comprises receiving a file comprising the information.

1 22. The method for transferring credit from the sender to the plurality
2 of recipients using the Internet as recited in claim 18, wherein the first and second
3 handlers include at least one of a bank, a credit card company, a debit card company, an
4 agent location, a stored value fund, an airline mileage program, a gift certificate issuer, an
5 electronic gift certificate issuer, and a money order issuer.

1 23. The method for transferring credit from the sender to the plurality
2 of recipients using the Internet as recited in claim 18, wherein the sending step comprises
3 at least one of the following steps:

4 sending a credit amount to a bank account of one of the plurality of
5 recipients;

6 sending the credit amount to a credit card or debit card of the one;

7 sending the credit amount as a check or money order to the one;

8 sending the credit amount to a stored value fund of the one;

9 sending the credit amount to an agent location chosen by the one;

10 sending a telegram or greeting card with a check or money order to the
11 one; and

12 sending an electronic greeting card to the one with an electronic payment
13 notification embedded therewith.

1 24. The method for transferring credit from the sender to the plurality
2 of recipients using the Internet as recited in claim 18, further comprising steps of:

3 receiving a trigger condition for a stored value fund of the one;

4 automatically transferring credit from the stored value fund of the first user
5 when the trigger condition is satisfied.

1 25. The method for transferring credit from the sender to the plurality
2 of recipients using the Internet as recited in claim 18, further comprising steps of:

3 receiving a request for a credit transfer;

4 evaluating the request against a defined parameter; and

5 performing the credit transfer from a stored value fund so long as the
6 request is within the defined parameter.

1 26. The method for transferring credit from the sender to the plurality
2 of recipients using the Internet as recited in claim 18, delaying the sending step until a
3 future time specified by the sender.

1 27. A computer-readable medium having computer-executable
2 instructions for performing the computer-implementable method for transferring credit
3 from the sender to the plurality of recipients using the wide-area computer network of
4 claim 18.

1 28. A computer data signal embodied in a carrier wave for facilitating
2 a credit transfer from a sender to a plurality of recipients, comprising:
3 a receiver code segment comprising a plurality of unique identifiers that
4 correspond to the plurality of recipients; and
5 an amount code segment comprising at least one credit amount for one of
6 the plurality of recipients, wherein the computer data signal causes the transfer of a credit
7 from the sender to a plurality of handlers respectively chosen by the plurality of
8 recipients.

1 29. The computer data signal embodied in the carrier wave for
2 facilitating the credit transfer from a sender to the plurality of recipients as recited in
3 claim 28, wherein the amount code segment comprises a plurality of credit amounts
4 corresponding to the plurality of recipients, and wherein at least two of the plurality of
5 credit amounts are different.

1 30. The computer data signal embodied in the carrier wave for
2 facilitating the credit transfer from a sender to the plurality of recipients as recited in
3 claim 28, wherein the unique identifiers correspond to an electronic messaging address
4 for the each of the plurality of recipients.

1 31. The computer data signal embodied in the carrier wave for
2 facilitating the credit transfer from a sender to the plurality of recipients as recited in
3 claim 28, further comprising a name code segment comprising a first and last names for
4 each of the plurality of recipients.